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EXAMINER
ROMAIN, J

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

☒ Responsive to communication(s) filed on _Nov 22, 1999_

☒ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under _Ex parte Quayle_ 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire _____ _three_ month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claim

☒ Claim(s) _1-7, 11, 13-15, 19-31, and 35-50_ is/are pending in the applicat

     Of the above, claim(s) _____ is/are withdrawn from consideration

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) _1-7, 11, 13-15, 19-31, and 35-50_ is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

     ☐ All ☐ Some* ☒ None of the CERTIFIED copies of the priority documents have been

         ☐ received.

         ☐ received in Application No. (Series Code/Serial Number) _____ .

         ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

     *Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☐ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

— SEE OFFICE ACTION ON THE FOLLOWING PAGES —

DETAILED ACTION

1.   This action is responsive to the amendment filed on November 22/1999.

Oath/Declaration

2.   The applicant's supplemental declaration has been received and accepted. The objection to the declaration has been withdrawn.

Claim Rejections - 35 U.S.C. § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4.   Claims 1-7, 11, 13-15, 19-31 and 35-40 AND 41-50 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Kight et al.** (Patent No. 5,383,113) in view of **Pintsov et al.** (Patent No. 5,612,889) as discussed in paragraph number 4 of paper number 8.

Claim 1, Most computer comprises of a computer readable medium such as a CD/ROM for storing information, and most computer software are operated by computer programs.

Kight et al. disclose:

A software which is run by a computer program.

Receiving respective sets of payment requests electronically from a plurality of independent sources, each set of payment requests corresponding to an associated set of payors requesting payments to a plurality of payees (Col. 2, lines 38-53); and

Processing the payment requests at a single remittance processing system having a database including payee information for each of the plurality of payees (see FIG. 1, element 50; Col. 2, lines 5-11).

Kight et al. disclose all the limitations above, but Kight et al. fail to explicit disclose the step of generating payment directions for paying the plurality of payees in accordance with the processed payment requests. However, **Pintsov et al.** disclose a mailing processing which assigns delivery destination code based on a unique identifier (Col. 7, lines 49-56). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to combine the disclosure of Kight et al. with Pintsov et al. for the motivation of ensuring that payments are correctly directed to the intended entity.

As per claims 2, 3 and 21, While **Kight et al.** fail to recite a "first, second, and a third format", it is noted that Kight et al. teach ensuring proper payment format (Col. 3, line 39). Therefore, it is the examiner's position that receiving the payments in "first,

second, and the third format" operates in the same manner as receiving payments in the proper payment format.

Processing the formal payment has been addressed in claim 1 above.

As per claims 4 and 20, **Kight et al.** fail to explicitly disclose payment requests from payors is received as a batch file. Official Notice is taken that receiving payment request in batch file is old and well known in the data processing art. It would have been obvious to a skilled artisan at the time of the applicants's invention to include receiving payment requests in a batch file in order to save processing time.

As per claim 5, **Kight et al.** disclose the step of performing one of electronically crediting a bank account of the payee and generating a check payable to the payee in accordance with the payment directions (Col. 6, lines 19-40).

As per claims 6, 23-24, **Kight et al.** disclose a respective payment advice (see FIG. 3, element 86),transmitting the payment advice to each of the plurality of payees. Official Notice is taken that transmitting payment advices is old and well known in the art. It would have been obvious to a person of ordinary skill in the art at the time of the applicants's invention to incorporate electronically transmitting the payment advice so that the customers could access the advice data.

As per claims 7, 25, 27,36 and 37, **Kight et al.** disclose processing the payor's information (see claim 1 above), but fail to explicitly disclose an eleven digit zip code.

However, **Pintsov et al.** disclose a mail processing system which teaches an eleven digit zip code (Col. 7, lines 49-52). It would have been obvious to a person of

ordinary skill in the art at the time of the applicant's invention to include an eleven digit zip code into the payment's system of Kight because it will provide Kight et al. with the capability to deliver payment data to a user's specific address or location. Further, Official Notice is taken that accessing the database to locate the payee information corresponding to the eleven digit zip code is old and well known in the art. It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to include accessing the data order to retrieve information.

As per claims 11,28-30 and 40, **Kight et al.** disclose a system and method for electronically providing customer services including payment of bills and a remittance center (see FIG. 1, element 49), but fail to explicitly disclose a first of the plurality of payees has a plurality of payment remittance centers and a first of the payment requests includes information identifying a payor account number with the first payee, and further comprising the steps of:

Processing the account number to select one of the plurality remittance centers, and directing payment to the one remittance center.

However, **Pintsov et al.** disclose a mail processing system which has several points of delivery, and the point of delivery for the postal code is processed to identify a single point of delivery (Col. 11, lines 39-51). It would have been obvious to a skilled artisan at the time of the applicant's invention to incorporate the disclosure of Kight et al. with Pintsov so that a payment could be directed to the legitimate remittance center, thereby identify the single legitimate remittance center.

As per claims 13, 14-15, 31 and 39, **Kight et al.** fail to explicitly disclose storing alteration rules corresponding to a payee account number format, and transforming the

account number included in one of the payment requests into an altered account number according to the alteration rules.

However, **Pintsov et al.** disclose a system where the unique identification includes an error detection code (Co. 11, lines 56-67; Col. 12, lines 1-4). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to include alteration rules into the Kight et al.'s payment system to ensure that all payments are properly distributed.

As per claim 19, **Kight et al.** disclose an electronic bill payment system for processing payment requests, comprising:

An input port for receiving payor payment requests from a plurality of separate sources (see FIG. 1, element 52 and Col. 2, lines 49-51).

a database configured to store records associated with a plurality of payees (see FIG. 2, element 22 and Col. 2, line 51); and

A processor for processing the payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests and the records stored in the database associated with the plurality of payees (see FIG. 1, element 40; Col. 4, line 32 and lines). **Kight et al.** disclose all the limitations above, but Kight et al. fail to explicit disclose the step of generating payment directions for paying the plurality of payees in accordance with the processed payment requests.

However, **Pintsov et al.** disclose a mailing processing which assigns delivery destination code based on a unique identifier (Col. 7, lines 49-56). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to combine the disclosure of Kight et al. with Pintsov et al. for the motivation of ensuring that payments are correctly directed to the intended entity.

As per claim 22, **Kight et al.** disclose a merchant payment unit for paying the payees based on the payment directions by performing one of electronically crediting an account of the payee with a financial institution and generating a check or draft payable to the payee (Col. 5, lines 53-64).

As per claim 26, Official Notice is taken that retrieving information corresponding to the eleven digit zip code in a database would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention updating the database.

As per claim 35, **Kight et al.** disclose a system for processing payment information, comprising:

one or more networks (see FIG. 1)

A plurality of source stations, coupled to the networks, each source station configured to collect payment requests, each request containing payment information, including a payee name, payee address data, and a payor

account number with a payee (Col. 2, lines 38-53), and centralized remittance station, coupled to the networks, having a payee database, and configured to receive the payment information from at least one of the source stations via at least one of the networks (see FIG. 2, element 22; Col. 2, lines 40-51). But Kight et al. fail to explicitly disclose processing the payment information to produce payment directions for paying a payee to be paid selected from the payee database. However, **Pintsov et al.** disclose a mailing processing which assigns delivery destination code based on a unique identifier (Col. 7, lines 49-56). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to combine the disclosure of Kight et al. with Pintsov et

al. for the motivation of ensuring that payments are correctly directed to an intended entity.

As per claim 38, the combination of Kight et al. and Pintsov et al. fail to explicitly disclose comparing the portion of the payee name with a payee name in the payee record in the database. Official Notice is taken that comparing the portion of a payee's name with a payee name in the payee record in a database is old and well known in the art. It would have been obvious to person of ordinary skill in the art at the time of the applicant's invention to compare a payor's name for matching purposes.

Response to Arguments

5.   Applicant's arguments filed on November 22, 1999 have been fully considered but they are not persuasive.

As per claims 1, 19 and 35, applicant asserted that the Kight's reference in combination with Pintsov reference fail to teach the claimed invention. Applicant further supported his assertion that arguing that Kight lacks the teaching of generating payment directions for paying a plurality of payees in accordance with a processed payment request. As stated on page 18 of the applicant's remark, the examiner agrees with the applicant's arguments that Kight does disclose a computerized payment system which recites generating payment directions for paying payees in accordance with payment requests (Col. 8, lines 38-45)(reads on "generating payment directions for paying payees in accordance with payment requests based on received sets of payments requests").

Claims 2, 3 and 21, applicant further argued that kight fails to disclose receiving payment requests in a first, second and third format. The examiner disagrees with the applicant's argument. Kight discloses ensuring and receiving payment requests in proper

format (Col. 3, lines 39), which is equivalent to receiving the payment requests in any format. Applicant also argued that kight fails to disclose reformatting payment requests. However, reformatting payment requests is nowhere mentioned in the claims.

Claims 7, 25-27 and 36-38, applicant argued that the combination of Kight and Pintsov lack the disclosure of a processing of information to identify a zip code which is used to access a record. The examiner disagrees with the applicant's arguments in that Pintsov does disclose processing of payment information (Col. 12, lines 23-32), which describes a total postage that is debited from an account of a mailer. The account of the mailer is part of the mailing ID file that includes a list of addresses. The list of addresses contains zip codes for all the addresses. Applicant further argued that Kight the applied combination lacks the teaching of using a zip code to locate or retrieve a file or record which has an associated corresponding zip code. Applicant is directed to column 10, lines 54-55 of Pintsov which describes a mail ID that is associated with each address that inherently comprises of a zip code.

Claims 11, 28-30 and 40, applicant argued that Pintsov fails to disclose an account number to identify one of a plurality of different delivery points associated with a single entity. The examiner disagrees with the applicant's arguments in that Pintsov discloses a mailing file which comprises a mailer account number, ant this account number is used to access the destination delivery mode. Therefore, the mailer's account, not the merchant's account has been used to identify delivery points.

Claims 13-15, 31 and 39, applicant argued that Pintsov fails to disclose alteration rules which includes altering the unique identification number. The examiner disagrees with the applicant's arguments in that the mailing identification file comprises a unique identification number and delivery point postal code. The mailing identification number has a specific format. Applicant is directed to column 10, lines 61-65. Pintsov does

disclose altering the zip code due to an address change, but depending on the mailer, the format for the unique identification number will be changed, i.e, the mailer's identification, the mail piece count(312) and the number of characters in the address(314) will be not be the same for each mailer.

Claim 41, the rejection for these limitations has been addressed in claim 1 above.

Claim 42, the rejection for these limitations has been addressed in claim 2 above.

Claim 43, the rejection for these limitations has been addressed in claim 3 above.

Claim 44, the rejection for this limitation has been addressed in claim 4 above.

Claim 45, the rejection for this limitation has been addressed in claim 5 above.

Claim 46, the rejection for these limitations has been addressed in claim 6 above.

Claim 47, the rejection for these limitations has been addressed in claim 7 above.

Claim 48, it is inherent in the system of Kight that alphanumeric characters be identified in the account number. Selecting a remittance center, and direct a payment to the remittance center. Applicant is directed to claim 1 above.

Claim 49:

Determine if the received payment.......(Applicant is directed to claim 15 above).

Transform the validated account number..... (Applicant is directed to claim 13 above).

Transmit the altered account number......(Applicant is directed to claim 14 above).

Claim 50, the rejection for these limitations has been addressed in claim 1 above.

Conclusion

6.   **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Romain Jeanty whose telephone number is (703) 308-9585. The examiner can normally be reached on weekdays from 8:00 a.m to 4:30 p.m.

If attempts to reach the examiner are not successful, the examiner's supervisor, Allen R. MacDonald, can be reached at (703) 305-9708.

The fax number for Formal or Official faxes to Technology Center 2700 is (703) 308-9051 or 9052. Draft or Informal faxes for this Art Unit can be submitted to (703) 308-5357.

Any inquiry of a general nature or relating to the status of this application should be directed to the group receptionist whose telephone number is (703)308-3900.

Romain Jeanty

February 22, 2000.

ERIC W. STAMBER
PRIMARY EXAMINER